

Effects of Terrorism and Violence on Bank Employees

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ABSTRACT—*The authors examine the effects of riots that were coordinated by the Kurdish Workers' Party (PKK) in Diyarbakir, Turkey on bank employees. They analyze responses by the bank employees to five very specific questions covering the degree to which they were affected by the incidents (in general, regarding social and work lives), level of anxiety about the future, and intent to move out of the region because of terrorism. The demographic of the bank employees were also considered. The results show that responses to all five of the questions vary by the type of the bank employed, while demographics do not have any effect.*

Keywords— Terror, PKK, Violence, Banking Sector, Turkey.

1. INTRODUCTION

There is a relationship between terrorism (and other political violence) and the economy and commercial activities (Blomberg *et al* 2014). Previous research shows that terrorism incidents have damaging influence on the economy (Alavosius *et al* 2003; Blomberg *et al* 2014; Drakos and Kutan, 2001; Greenbaum *et al* 2007; Sandler and Enders, 2004). Like many other countries, Turkey has also been a target of terroristic attacks for decades. Turkey's economy has likely been affected by these attacks. However, research on how Turkey's economy was affected by terrorism is limited (Emhan, 2011; Mete and Sezgin, 2008; Drakos and Kutan, 2001). In this study, we intend to contribute to this limited literature.

Terrorism incidents have damaging influence on the economy for various reasons. First, there is an influence on investment decisions. Regions with higher levels of terrorist activities are less predictable regarding economic conditions. It is riskier to make investments in these regions. Therefore, investors may be drawn out of these regions to regions that are more predictable (Nitsch and Schumacher, 2004).

Second, there is an influence on employees. In regions with higher levels of terrorist activities, employees feel threatened, distressed, and higher levels of anxiety (Schuster *et al* 2001; Galea *et al* 2002). This may cause lower performance on current employees, which in turn leads to lower efficiency and profits. This may also cause labor shortage, because prospective employees may not want to move to regions with higher levels of terrorist activities. This, in turn, increases labor costs, and decreases the profits.

Terrorism and political violence may affect the economy for other reasons as well. In this study, we focus on their effect on current employees. To understand the relationship, we examined large-scale politically influenced violent incidents that happened in southeastern Turkey. More specifically, we examined violent incidents that were coordinated by the Kurdish Workers Party (PKK) in Diyarbakir, on October 6th to 11th, 2014. The PKK turned the streets of Diyarbakir into a battleground on these days. Substantial proportion of the local population were terrified by the incidents. Banks were specifically targeted during the incidents. Thus, bank employees are expected to be even more terrified. In this study, we examine how bank employees were affected by the incidents.

The outline of the paper is as follows. In the next section, we briefly discuss the relationship between terrorism and the economy. In the third section, we will describe the PKK terrorism in Turkey. In the fourth section, we will present a narrative of the incidents on October 6th to 11th, 2014. In the fifth section, we will present research methods. In the last two sections, we will present and discuss the results, and make a conclusion.

2. THE PKK TERRORISM IN TURKEY

The PKK is an ethno-nationalist, Marxist-Leninist terrorist organization which has been active in Turkey and neighboring countries since the late 1970s (Bacık and Coşkun, 2011). Its ultimate goal is to liberate Kurds in Turkey, Iran, Iraq, and Syria, and to establish the Great Kurdistan—a free Kurdish state (Gergin *et al* 2015; Bacık and Coşkun, 2011). Over time, it has changed names, declared ceasefires, and up-/down-graded its goals (Bal, 2007). It has been successful on several occasions, but failed on some others (Bal, 2007; Ünal, 2014). Today, it enjoys a great amount of popular support from the Kurdish population in southeastern Turkey. The Turkish government is in a process of peace negotiations with the PKK¹. The PKK terrorism has been subject to numerous studies (e.g., Criss, 1995; İçduygu *et al* 1999; Kurubaş, 2012; Özeren *et al* 2014; Bacık and Coşkun, 2011; Ünal, 2012, 2014; Uslu, 2007; Cornell, 2001). Here, we will present a brief discussion of the PKK terrorism and the main turning points on its timeline. Interested readers may consult the referred studies for more information.

The PKK has been active for nearly 40 years. In this time period, it has achieved many things, but it has also failed on many others. Accordingly, it has up- and down- graded its goals (Bal, 2007; Ünal, 2014). Bal (2007) divides the history of the PKK terrorism into four periods. Unal (2014) uses a different scheme to examine the PKK's history. In this study, we divide its history into five periods: before 1983, from 1983 to 1987, from 1987 to 1999, from 2004 to 2009 (there was a ceasefire between 1999 and 2004), and after 2009.

2.1 Before 1983

The core of the PKK was formed as a group of leftist Kurdish students in late 1970s in Ankara. Abdullah Ocalan was its leader. It was one of the many leftist organizations that were active in the late 1970s. Unlike other leftist organizations, the PKK adopted armed struggle as its strategy, but it did not conduct any violent acts until 1983. Rather, it concentrated on forming and consolidating its ideological bases in these early years. After the military coup in 1980, most people who were politically active were arrested and detained. In order to avoid detention, the core cadre of the PKK fled to Syria just before the coup. This cadre had military training in the Beqaa Valley of Syria. After the civilian government was established in Turkey in 1982, they entered the country by illegal means (Criss 1995).

2.2. From 1983 to 1987

The PKK began its first round of attacks in this period. Its attacks were concentrated in the southeastern provinces of Turkey. It targeted public officials—both security forces and civil servants—as well as the Kurdish population. The social structure in southeastern Turkey is somewhat different than the other parts of the country. The society in the Kurdish populated areas is mostly organized as clans (*aşiretler*), and clan leaders (*ağa* or *agah*) have substantive influence over their people (van Bruissen, 1992, 2002). Such a social organization is not compatible with the PKK's Marxist-Leninist ideology. Therefore, the PKK targeted clan leaders and other prominent figures in the region in these early years (Bal 2007).

2.3. From 1987 to 1999

In 1987, the Turkish State declared a state of emergency rule (SOE) in provinces where ethnic Kurds were concentrated. Diyarbakir governor was assigned as the SOE Governor. This was an administrative position which was above the other provincial governors in the region. He was equipped with extraordinary powers. These powers included the authority to issue evacuation orders for security reasons (Çelik, 2005a, 2005b). The governor utilized his authority to a great extent. Residents of many villages and hamlets, and also some townships were forced to migrate to big cities (Duru and Yiğit, 2014). According to one study, more than a million Kurds migrated to urban centers of the region, or to metropolitan areas in the western part of the country (TGYONA, 2006). As a consequence, large slums emerged at the peripheries of urban centers in the southeastern provinces (TGYONA, 2006). The life conditions in these slums were dire. Their residents had been victimized by either the PKK terrorism or the Turkish State in the name of counterterrorism (Çelik, 2005a, 2005b). Therefore, there was much grief in these areas to be used for social and political mobilization. Consequently, they became hotbeds of young terrorist recruits in the years to come (see Browne and Dwyer, 2014, for how children and young people are affected by conflict).

The bulk of armed struggle between the PKK and the Turkish State occurred in the 1990s. There was a short period of ceasefire in 1993 though. In the end, the Turkish State won the battle and captured the PKK's leader in 1999. Upon its leader's capture, the PKK declared a unilateral ceasefire and its militants fled to other countries (mostly to Syria and Iraq) (Gunter, 2000). Therefore, years 1999 to 2004 are very quiet regarding the PKK terrorism (Gunter 2000).

¹ The peace negotiation was active when this paper was written. It stopped in late 2014, early 2015.

2.4. From 2004 to 2009

The begin and end dates of this period is not as clear as the other periods. The year that the PKK resumed its terroristic attacks can be considered the begin date. The first year of the famous ‘solution process’ can be considered the end date. The PKK resumed its attacks somewhere in 2004. The initial proceedings of the ‘solution process’ was hidden from the public, but they became public on December 13th, 2009, when 34 PKK militants surrendered to Turkish security forces at the Habur Gate (Gunter 2013). Thus, this last period covers 2004 to 2009.

The PKK continued its terroristic attacks in this period as well. However, the frequency of its attacks never reached the high numbers of the 1990s (Duru and Yiğit, 2014). Instead of violent attacks, the PKK concentrated on organizing in urban centers and organizing public demonstrations and urban riots in this period (Watts, 2006). In addition to these, politicians, political parties, NGOs, and other social movement organizations that were allied with the PKK became more active in this period (Watts, 2006).

2.5. After 2009

This last period is much more complicated than the previous four periods. The Turkish State’s position regarding the Kurdish problem was not clear. On one hand, there were the ‘solution’ and ‘peace’ talks and rhetoric by the top officials of the state. These were variously named as the ‘solution process’ or the ‘democratic opening’ (Ulusoy 2010, Gunter 2013). On the other hand, there were large-scale police crackdowns, raids, and lawsuits against local Kurdish politicians (Gunter 2013). While Turkish air-force jets were bombing PKK camps in the rural areas of the Hakkari province, peace negotiations were going on between the leaders of the PKK and the Turkish State representatives (Gunter 2013). This last period may be better analyzed by future researchers.

This is a little sketch of the history of the PKK terrorism in Turkey. It definitely is a very short summary. We recommend interested readers to consult the cited articles. In the next section, we will discuss the relationship between terrorism and the economy and commercial activities.

3. THE RELATIONSHIP BETWEEN TERRORISM AND THE ECONOMY

Previous research shows that there is a strong negative relationship between terrorism and the economy (Blomberg *et al* 2014). The causal direction of this relationship is debated. On one hand, it can be argued that countries with stronger economies suffer less from terrorism. On the other hand, it can also be argued that terrorism incidents weaken a country’s economy (Feridun and Sezgin 2008). Both of these arguments may be true², but we are interested in the second argument in this study. More specifically, we are interested in the harmful effects of terrorism on the economy and commercial activities.

Nitsch and Schumacher (2004) find that terrorism and political violence have detrimental effects on economic and commercial activities. They summarize these effects in three headings. First, management and operation costs are higher in regions with higher levels of terrorism. There is a higher level of unpredictability in these regions. Unpredictability invalidates future plans of a company and therefore increases operation costs. Second, the security measures taken by the state to combat terrorism slow down the distribution of products and increase marketing costs. Thus, the market loses its attraction, because the investors must take higher risks. Third, terrorists specifically attack advantageous products and distribution channels of a country. That is, some countries have some advantages about some products over other countries. Terrorist organizations tend to target these advantages (Nitsch and Schumacher, 2004).

Alavosius and colleagues (2003) similarly argue that terrorism affects the economy via two interrelated processes. First, in regions with higher levels of terrorism, entrepreneurs are reluctant to take risks because of insecurity, anger, and fear. This reluctance impedes progressive thoughts. Second, customer behavior is affected because of the unfavorable situations that are caused by terrorism. Moreover, the distribution cost increases because of security measures and the market loses its attraction (Alavosius *et al* 2003).

Tourism sector is one of the most vulnerable sectors regarding terrorism threat, because the demand is very elastic in this sector. Tourists easily move to other tourism sites once their desires are not satisfied in a particular site. In response to terrorism threat, they are even more ready to move to safer sites (Yılmaz and Yılmaz, 2005; Emsen and Değer, 2004; Drakos and Kutan, 2001; Yaya, 2008). Turkey is one of major tourism destinations, and therefore it is much vulnerable to terrorist attacks that target tourism.

Another important effect of terrorism on the economy is related to the labor force. In regions with higher levels of terrorism, employees’ motivations and efficiencies are decreased because of repression and violence. Therefore, companies experience difficulties about employment and labor force. Qualified employees either move out of terrorism-

² It is also possible that third variables (e.g., level of democracy) affect both terrorism and the economy in a country. We do not want to be part of any debate on the causal direction of the relationship in this study.

ridden regions, or they accept to remain in exchange for higher wages, promotions, incentives, or the like. These in turn increase costs of labor.

Lastly, terrorist organizations need to finance their activities and members. Since they are illegal organizations, they cannot make money by means of legal activities. Therefore, they turn to crimes such as robbery, kidnapping for ransom, ratcheting, organized crime, drugs smuggling, and so on. Roth and Sever (2007) argue that a large share of the PKK's revenues come from drugs smuggling from Turkey to the European countries. Another important source of terrorists' revenues is the rants they take from businesses and products in their region/turf. Moreover, according to the grief vs. greed thesis, monetary gains sometimes become an end itself rather than being a means towards the end (Collier and Hoeffler, 2004).

These criminal and ranting activities of terrorist organizations also increase the costs of doing business in terror-ridden areas. For at least two reasons. First, in terror-ridden regions, businesses need to pay taxes to terrorist organizations as well as they pay taxes to the state. The PKK was claimed to have collected taxes from businesses in the south-eastern provinces of Turkey (Roth and Sever, 2007). Second, two different powers regulate the economy and commercial activities in terror-ridden regions. These are the state and the terrorist organization. Therefore, businesses need both the state's and the terrorist organization's permission to do business in these regions. For these two reasons, it is both more difficult and costlier to do business in terror-ridden regions.

In this section, we briefly discussed the direct effects of terrorism and political violence on the economy. However, there may be indirect effects of terrorism and political violence on the economy as well, and according to Greenbaum and colleagues (2007) these effects have been under-researched. In this study, we are interested in how terrorism and political violence affects employees. In the next section, we will briefly narrate the incidents on October 6th-11th, 2014 in Diyarbakir, and then proceed to the methods section.

4. THE OCTOBER 6TH-11TH, 2014 INCIDENTS

What happened on October 6th-11th, 2014 in Diyarbakir?

In late 2014, the Iraq Sham Islamic State (ISIL) attacked Kobani (Ayn-al-Arab, a densely populated Kurdish settlement), Syria. If the ISIL took over the settlement, a massacre of the population was likely. On October 6th, the People's Democrat Party (PDP) and the Democratic Regions Party (DRP) called the Kurds to come out to the streets to protest these attacks. The PDP in Ankara, in October 6th evening, in a written statement, called Kurds from all walks of life to come out to the streets to protest the attack. At about the same time, the DPR called Kurds in Diyarbakir to go to Suruc, Urfa to protest the attack. Suruc is the closest settlement of Turkey to Kobani, Syria. Upon these calls from the PDP and the DPR, Kurds in Diyarbakir and other cities began gathering in front of the party buildings. Soon after, they began blocking roads, lighting garbage containers on streets, setting fire to cars, and setting up impromptu checkpoints and making identity controls. These incidents continued until 4am, October 7th.

The next morning, roadblocks, fires, and other violent acts started early in the morning, and peaked at about 3pm on the same day. Activists had often blocked roads during such incidents in the past. However, they had blocked only the minor roads; they rarely blocked the main roads. In the afternoon of October 7th, not only the minor roads but also the main roads of the city were blocked. Four major roads connect Diyarbakir to the neighboring cities. All four of these roads were blocked by activists. Activists were making identity controls at the checkpoints that they set up. At about the same time, activists started setting the ATMs and banks on fire in the Office district, which is known as the safest area of the city³.

Police remained docile while all these incidents were taking place; they could not do much to maintain public order. Moreover, a group of about two thousand activists attacked the police complex in the Bağlar district with Molotov cocktails, improvised explosive devices, pyrotechnics, and rocks. The activists sieged the Diyarbakir Prison, which is about a hundred meters away from the police-campus. Police could not help the prison staff. On this day, attacks with long barrel guns, improvised explosive devices, Molotov cocktails, pyrotechnics, and rocks happened throughout the city.

On October 7th, activists attacked, set fire to, and ransacked many ATMs and banks in the Diclekent⁴ and Ofis districts of the city. On the other side of the city, clashes happened between supporters of the Huda-Par and the PKK, and in total 10 people were killed from both sides. Although the clashes between supporters of the Huda-Par and the PKK

³ The Office district is the downtown area of the city. At times when the PKK activists forced business people to close their shops, those in the Office districts would always resist and would not close their shops.

⁴ The Diclekent district is another district of the city, which is considered to be relatively safe and is not affected by such violent disturbances. It is a high socioeconomic status district.

make up a relatively small part of the violent incidents, they reminded people of the clashes between Hizbullah and the PKK in the 1990s⁵. Thus, these incidents were covered more in the media.

In the same day, activists attacked and ransacked post offices, and set them on fire. Almost all banks, A101s, and BIMs⁶ in the Kayapınar neighborhood, which is close to the Diclekent district were attacked and looted by the activists. A few of the gun shops in the city were attacked and looted; many shotguns were stolen from these shops. And during the evening hours of October 7th, small-armed groups emerged at different locations of the city. Moreover, according to some accounts, two cars were distributing firearms to the activists. During the evening hours, activists attacked police quarters at different locations of the city with Molotov cocktails and improvised explosive devices. Eventually, at 10:30pm, the Diyarbakır Governor declared a curfew in the city. At the end of the day, the military was called-in, and troops and tanks took control of certain junctions of the city.

However, in the morning of October 8th, activists declared the curfew invalid by means of social media and continued blocking roads, setting fires, making identity controls, and such, just as the previous two days. During the day, they set fire to, and ransacked A101s and BIMs that had not been looted in the previous days. In response, the Diyarbakır Governor extended the curfew and broadened its coverage to the entire province. Schools were closed. Schools in the province center had been suspended earlier; the Governor extended this suspense until October 13th. During the day, activists attacked police stations and buildings with long barreled guns, hand grenades, Molotov cocktails, and pyrotechnics. Clashes took place between the police and the activists in the inner city neighborhoods.

Armed attacks, lootings, fires, roadblocks, and explosions continued until 3am on October 9th. After this hour, they slowed down only to start again in the afternoon of the same day. Attacks against banks took place especially on and after this day. The violent incidents continued until October 11th at the same pace.

This is briefly what happened in Diyarbakır on October 6th-11th, 2014. But the incidents were not limited to Diyarbakır. The Interior Minister, in a press conference, said that the incidents occurred in 35 provinces. The overall damage was: 31 civilians were killed (10 of them in Diyarbakır), 2 police officers were killed, 221 civilians and 139 police officers were injured. In the next section, we discuss how bank employees might be affected by the violent incidents in Diyarbakır.

5. BANK EMPLOYEES

In this study, we are interested in how bank employees are affected by the violent incidents. Therefore, we will discuss how bank employees are expected to be affected by the incidents. However, not only bank employees but all civilians were affected in the violent incidents on October 6th-11th, 2014. Therefore, we will first discuss how civilians are expected to be affected by the incidents in general, and then we will focus on bank employees for a more specific discussion.

Everybody is likely to be affected somehow in large-scale violent incidents like the ones that took place on October 6th-11th, 2014. However, some people are affected more, while others are affected less. More specifically, some people get scared more, while others get scared less by the incidents. The question is: Who gets more, and who gets less scared? Why?

The first thing that comes to mind is the level of vulnerability; more vulnerable persons are more scared, while less vulnerable persons are less scared. In regards to such incidents, vulnerability is associated with a person's social and financial capital. We use social capital in a more restricted sense here. By social capital, we mean the presence and the number of significant others who can help a person at hard times and who can protect a person when (s)he is threatened. For example, parents, siblings, relatives, friends, and so on. By the financial capital, we simply mean how much money a person has in his/her pocket.

More resourceful persons regarding social and financial capital are less vulnerable to the violent incidents than persons who are less resourceful. Because more resourceful persons can call for help from significant others when they are in need or when they are threatened. Or they can move out of the region if it becomes too dangerous to stay there. On the other hand, persons who are not resourceful regarding the social and financial capital cannot do either of these. Therefore, they become more scared in large-scale violent incidents like the ones on October 6th-11th.

In Turkey, banking is a relatively more prestigious occupation. Therefore, bank employees are likely to be more resourceful in terms of social capital. Bank employees (especially the executives) make more money than the middle

⁵ The Hizbullah is a religious terrorist organization. In the 1990s, Hizbullah and the PKK fought each other and many people were killed in the city center.

⁶ The BIM's and A101's are chain stores which are active all over Turkey, and which are known to be close to the incumbent government of Turkey.

social class. They are also more resourceful regarding financial capital. Therefore, they are less vulnerable to the large-scale violent incidents. They are expected to be scared less than other people.

However, the banking sector is not homogeneous within itself. In Turkey, there are three different types of banks. These are interest-free banks, private banks, and state banks. Interest-free banks operate on the basis of interest-free rules, i.e., according to Islamic rules. Private and state banks are conventional banks similar to the banks in western countries. These three types of banks usually have different working conditions, employee and customer profiles, and organizational targets. The state banks have higher numbers of branches and personnel. Both employment security and customer funds are guaranteed by the state in the state banks, but private and interest-free banks do not have such advantages. Because of these advantages, working environment is less competitive in state banks than both private and interest-free banks (Bez and Emhan, 2011).

Being a state employee is quite advantageous in Turkey. In Turkey, state employees almost never lose their jobs except being fired because of disciplinary or health reasons. State employees can be deployed to other, less favorable posts, but almost never lose their jobs as long as the state exists. It is not the same for the employees of private and interest-free banks. They can lose their jobs if their banks are closed or do not make enough profits. Therefore, employees of the private and interest-free banks do not enjoy the same level of job security that employees of the state banks do. Since the large scale violent incidents like the ones on October 6th-11th have harmful effects on the economy and the market, employees of the private and interest-free banks may think that their banks will be closed and they will be laid off. Consequently, employees of these banks are likely to be affected more by the violent incidents than employees of the state banks.

Interest-free banks have another distinctive handicap regarding the violent incidents that we study. The PKK has a Marxist-Leninist ideology. Although it has reached out to religious stocks of the population in recent years, it is mainly a secular organization. It reached out to religious people, because people in the southeastern Turkey are more religious and sensitive to religious influences from Hizbullah, which is another terrorist organization and an opponent of the PKK. Since interest-free banks are close to religious groups and institutions, their employees may think that they will be selectively targeted by the violent incidents such as the ones that occurred on October 6th-11th. Therefore, they are expected to be affected more than employees of the state and private banks.

In short, employees of the state banks are expected to be affected the least, and employees of the interest-free banks are expected to be affected the most by the violent incidents that we study. We discuss the details of the empirical research in the next section.

6. METHODS

We conducted a paper and pencil survey in Diyarbakır about two weeks after the violent incidents on October 6th-11th. The survey included five questions about the incidents in addition to questions about the demographics of the respondents. In total, 221 bank employees participated in the survey. The participants were randomly selected among all bank employees in Diyarbakır. Before conducting the survey, we obtained permission from the Board of Ethics of Dicle University.

There were five Likert type questions about the violent incidents on October 6th-11th in the survey. These were: (1) How much were you affected by the violent incidents in our city? (2) How much did these incidents affect your social life? (3) How much did these incidents affect your work life? (4) How anxious are you about the future? (5) How much do you agree (with this statement): I would move out of the region if I could? The response categories were: none = 1, very little = 2, somewhat = 3, pretty much = 4, very much = 5. There were very little missing responses (only three questions were missing).

We analyzed the survey data using frequency tables, cross tabulations, chi-square statistics, and correlation coefficients. We will present the results in the next section.

7. RESULTS

The descriptive statistics of the respondents are presented in Table 1. About half of the respondents (48%) were female. Less than half of them (46%) were between 20-30 years of age, more than 80% had university degree or more, and 69% were married. Regarding tenure, 72% of the respondents had 10 years or less work experience. Twenty-two percent of the respondents were employed by interest-free banks, 44% were employed by private banks, and 34% were employed by state banks. Regarding their titles, 18% of the respondents were managers, 28% were specialists, 26% were clerical workers, and 17% were chiefs. These findings show that the respondents were quite young and well educated.

Table 1: Descriptive statistics (n=221)

	%		%
<u>Gender</u>		<u>Bank Type</u>	
Male	52	State	22
Female	48	Private	44
<u>Age</u>		Interest-free	34
20-30	46	<u>Tenure</u>	
31-40	40	1-5 years	40
41-50	13	6-10 years	33
50+	1	11-15 years	14
<u>Marital Status</u>		16-20 years	8
Married	69	20+ years	5
Not-Married	31	<u>Title</u>	
<u>Education</u>		Manager	18
High school (or less)	17	Specialist	28
University	74	Clerical	26
Graduate	9	Other	17

Table 2 shows the distribution of responses to the five questions we asked about the incidents on October 6th-11th. Percentages of the responses are shown in the table. For both the questions about how much they were affected by the incidents in general, and regarding their social lives, 71% of the respondents said that they were affected pretty much or very much by the incidents. Similarly, 72% of the respondents said that they were affected pretty much or very much regarding their work lives. Sixty-three percent of the respondents said that they were pretty much or very much anxious about their future. And 55% of the respondents said that they agreed pretty much or very much with the statement that they would move out of the region if they could.

These results show that almost three out of four bank employees were affected pretty much or very much in general, regarding their social lives, and their work lives by the violent incidents. But, the proportion of respondents who were anxious about the future is lower (i.e., about two out of three respondents), and the proportion of respondents who considered moving out of the region if it was possible was even lower (i.e., just above half of the respondents).

Table 2: Responses to the main questions (n=221)

	<u>none</u>	<u>very little</u>	<u>some-what</u>	<u>pretty much</u>	<u>very much</u>
How much affected were you by the violent incidents in our city?	3	4	22	35	36
How much did these incidents affect your social life?	3	7	20	32	39
How much these incidents affect your work life?	5	6	17	35	38
How anxious are you about the future?	3	9	24	29	34
How much do you agree (with this statement): I would move out of the region if I could?	16	9	20	22	34

Row percentages are shown.

Overall, these findings are in line with our expectations. Almost everybody who lives in Diyarbakır was affected by the violent incidents. Therefore, that 70% of the bank employees are affected is not odd. However, the survey results also show that 63% of the bank employees were anxious about the future. We cannot know whether this percentage was the same before the incidents, or the incidents increased this percentage. However, since the survey was conducted just

two weeks after the incidents and the previous two questions are about the violent incidents, we can predict that the respondents answered the anxiety question with the violent incidents in mind.

The next question was how much the respondent agreed to the statement: I would move out of the region if I could. The percentage of respondents who said that they agreed pretty much or very much to this statement is even lower than the anxiety question; i.e., 55%. This percentage indicates that there were bank employees who were affected pretty much or very much by the violent incidents, and who were pretty much and very much anxious about their futures, yet who did not consider moving out of the region. The percentages of the responses to the five questions also indicate that there may be causal relationships from the first three questions to the fourth and fifth questions. That is, the effects of violent incidents in general, regarding social and work lives increase the level of anxiety, and the level of anxiety increases consideration to move out of the region.

In the discussion above, we argued that more vulnerable persons are expected to be affected more by the violent incidents. Bank employees are a quite homogenous group regarding vulnerability. We do not have any data about socio economic status of bank employees, but we can assume that they are above the average; i.e., they are at or above the middle social class. Most of the respondents have a university diploma or above. Although we think that the level of vulnerability does not vary among bank employees, we still cross-tabulated their demographics with the five questions that we asked about the violent incidents. We found that none of the demographic variables had a significant relationship with these questions (i.e., all p values were above .1).

However, when we cross-tabulated their responses to the five questions about the violent incidents with the type of bank they were employed in, we found significant and substantive relationships. The results are shown in tables 3 to 7. The chi-square statistics are shown below the tables, and all of them are statistically significant.

Table 3: How much affected were you by the violent incidents in our city?

	none	very little	somewhat	pretty much	very much
Sate	8	12	58	18	4
Private	0	0	6	65	29
Interest-free	0	0	0	0	100

Row percentages are shown. Pearson $\chi^2(8) = 218, p=0.000$

Table 3 shows that among the respondents who were employed by the state banks, there were persons who said that they were not affected at all or they were affected very little by the incidents. All employees of private banks said that they were affected by the incidents pretty much or very much. And all employees of interest-free banks said that they were affected very much by the incidents.

Table 4 shows the responses by the bank employees to the question that asked how much the social lives of the employees were affected by the incidents. Very similar to Table 3, among the employees of state banks, there were persons who said that they were not affected at all or affected very little by the incidents. Again, all employees of private banks said that they were affected pretty much or very much by the incidents. And all employees of interest-free banks said that they were affected very much by the incidents.

Table 4: How much did these incidents affect your social life?

	none	very little	somewhat	pretty much	very much
Sate	8	20	57	15	0
Private	0	0	0	60	40
Interest-free	0	0	0	0	100

Row percentages are shown. Pearson $\chi^2(8) = 246, p=0.000$

Table 5 shows the responses to the question that asked about the work life. For the state banks' employees, the situation was almost identical to the previous two questions. But, the responses by the employees of private and interest-free banks to this question were a little different than the previous two questions. Now, there were persons who said that they were affected very little by the incidents among the employees of private banks. Similarly, among the employees of

interest-free banks, there were persons who said that they were affected pretty much; the responses to the previous two questions were a constant “very much” among the employees of interest-free banks.

Table 5: How much these incidents affect your work life?

	none	very little	somewhat	pretty much	very much
Sate	11	15	44	27	4
Private	0	3	4	54	39
Interest-free	4	0	0	8	88

Row percentages are shown. Pearson $\chi^2(8) = 150, p=0.000$

Table 6 shows responses to the question that asked the level of anxiety about future. For the state banks, the situation was very similar to the above questions; there were responses in every category of the scale. The employees of private and interest-free banks were more similar to the employees of state banks in their responses to this question. Twenty-one percent of the employees of private banks said that they were very little or somewhat anxious about the future. The rest of the respondents said that they were pretty much or very much anxious about the future. Twelve percent from the interest-free banks said that they were very little or somewhat anxious about the future, and the rest said that they were pretty much or very much anxious about the future.

Table 6: How anxious are you about the future?

	none	very little	somewhat	pretty much	very much
Sate	9	15	48	19	9
Private	0	8	13	48	31
Interest-free	0	2	10	8	79

Row percentages are shown. Pearson $\chi^2(8) = 109, p=0.000$

Lastly, Table 7 shows the responses to the question that asked the level of agreement to the statement: I would move out of the region if I could. Only 23% from the state banks said that they agreed pretty much or very much with the statement. This proportion jumps up to 66% for the employees of private banks. And it jumps to 83% for the employees of interest-free banks. Another point to note is that there were responses from all categories of the scale from the employees of all three types of banks. That is, from all types of banks, there were employees who did and did not consider moving out of the region. And, the responses from the employees of private and interest-free banks were more similar to responses from the employees of state banks compared to the earlier questions.

Table 7: How much do you agree (with this statement): I would move out of the region if I could?

	none	very little	somewhat	pretty much	very much
Sate	33	20	24	12	11
Private	10	4	19	31	35
Interest-free	2	2	13	17	67

Row percentages are shown. Pearson $\chi^2(8) = 74, p=0.000$

The chi-square statistics below the tables show that the relationships are stronger for the first three questions than for the last two questions. The first three questions are about more transient feelings/attitudes than the last two questions. That is, it takes longer to develop the feelings/attitudes about the last two questions than the first three questions. And, employees of the private and interest-free banks are more similar to employees of the state banks in their responses to the last two questions; i.e., about the less transient feeling/attitudes. This pattern shows that the violent incidents on October 6th-11th, 2014 made a shocking effect on bank employees, and changed their responses to the first three questions, i.e., their more transient feelings/attitudes. This effect was stronger for the employees of private and interest-free banks than the employees of the state banks. But, this effect is likely to decay and the employees of all three types of

banks will become more similar to each other, as they are already more similar to each other in their responses to the last two questions, i.e., more stable feelings/attitudes.

In this exercise, we found that there are important differences among employees of the state, private, and interest-free banks regarding the degree of being affected by violent incidents. In the next section, we discuss what these differences mean.

8. DISCUSSION AND CONCLUSION

In this study, we examined how bank employees were affected by the violent incidents that took place on October 6th-11th, 2014, in Diyarbakır. First, we discussed how civilians, and more specifically how bank employees are expected to be affected by such incidents. Then we tried to answer how bank employees were affected by the incidents using a survey that was conducted about two weeks after the incidents.

The five questions that were asked in the survey were about the extent to which employees were affected by the incidents (overall, regarding social life, and work life), their level of anxiety about the future, and how much they considered moving out of the region if they could. About 70% of the respondents said that they were affected pretty much or very much by the incidents in general, and regarding their social and work lives. In short, seven out of ten employees said that they were affected to a considerable extent by the incidents.

However, considering the incidents that took place on October 6th-11th in Diyarbakır, we think that these proportions are not much. The whole city became insecure during the incidents; people could not go out because of fear, and the Governor declared a curfew. In such a situation, everybody in Diyarbakır is expected to be affected by the incidents. However, about 30% of the respondents said that they were not affected by the incidents. In fact, most of these people (20%) remained neutral and said that they were somewhat affected by the incidents. But, still, that about 30% of the respondents said that they were somewhat affected or were not affected at all is lower than our expectations. We think that this is an anomaly.

As we discussed above, this seeming anomaly can be explained by the fact that bank employees are less vulnerable than an average person because of their wealth regarding their social and economic capitals. Another possibility is that bank employees, as everybody else who live in Diyarbakır, might have got used to violence.

One of the questions that we asked to the bank employees was the level of anxiety that employees felt because of the incidents. The responses to this question were in line with our expectations. Sixty-three of the respondents answered this question affirmatively. The proportion of affirmative answers to this question was lower than the proportion of affirmative answers to the first three questions, which are about how much they were affected by the incidents. On the other hand, their level of anxiety might be higher during the early days of the incidents. The acute anxiety that they have experienced would have ceased by elapsing time. However, the persistence of significant amount of anxiety even two weeks after the cessation of the incidents might be related with the magnitude of perceived threat during the events and also the long duration of the incidents that might have provoked uncertainty. As previously reported in the literature, the experience of anxiety in a given situation can be considered a result of an interaction between one's attention to the uncertain aspects of the situation and one's perception of threat (Carleton, 2012; Mathews and MacLeod, 2002).

The last question that we asked the respondents was about their intent to move out of the region. For the bank employees, this also means the intent to leave the job or move to some other job; i.e., turnover intent. More than half of the employees (i.e., 54%) answered this question affirmatively. In terms of cognitive-behavioral models of anxiety their urge to move out of the region may be considered as an anxiety-reducing (safety-seeking) behavior. Current literature suggests that people are more likely to have the urge to perform safety behavior when uncertain aspects of a situation are obvious and the situation is highly threatening (Reuman *et al* 2015). On the other hand, it may be expected that the proportion of respondents answering the affirmative to this question would be lower than the proportion of the employees who responded affirmatively to the previous questions, basically, because of the costs associated with moving.

When these five questions are considered as a whole, we can say that 70% of the respondents were affected by the incidents in general, regarding their social lives, and regarding their work lives. Among those who said that they were affected by the incidents, a smaller proportion said that they were anxious about their future because of the incidents and among those who said they were anxious about the future, a smaller proportion consider moving out of the region because of the incidents. Thus, there is a causal relationship from being affected by the incidents to the level of anxiety felt, and from the level of anxiety felt to the intent to move out of the region.

Another important finding of this study is that there is a strong relationship between the answers to the questions and the type of bank. In general, the findings show that employees of state banks are affected the least by the incidents, while the employees of interest-free banks are affected the most. And this finding is in line with the expectations that we discussed before the methods section. The chi-square statistics below the tables show that this relationship is more pronounced for the first three questions. That is, the distinction between the responses by the employees of state banks and

the responses by the employees of private and interest-free banks are sharper. Regarding the last two questions, the responses from the employees of private and interest-free banks are more similar to the employees of state banks.

The last two questions that we asked were about the feelings/attitudes that are more stable. The first three questions were about the feelings/attitudes that are more transient. The responses and attitudes of the employees about the last two questions are expected to develop and change over longer time periods. The intent of a person to move out of the region develops or changes with time. Similarly, the anxiety about the future develops or changes with time. On the other hand, the feelings/attitudes of the employees about the first three questions develop or change in shorter time periods. In short, it can be argued that incidents on October 6th-11th had a shocking effect on bank employees, and employees of private and interest-free banks were affected more by these events. But, employees of these banks are more similar to the employees of the state banks regarding their feelings/attitudes that are more stable. Therefore, the responses by the employees of private and interest-free banks are expected to become more similar to the responses by the employees of state banks as the time passes.

This study has some limitations. In this study, our goal was to understand how bank employees are affected by large-scale violent incidents such as the ones that happened on October 6th-11th, 2014. A better way to study such a phenomenon is to conduct surveys to bank employees both before and after the incidents, to ask them how they feel, and to compare the responses of these two surveys. That is a typical pre-test post-test quasi-experimental design. However, it is not easy to predict the occurrence of such incidents before they happen. Therefore, unfortunately, we conducted only one survey after the incident. This is a limitation of the study. On the other hand, it is fortunate that we conducted the survey just two weeks after the incidents; soon enough that people deeply felt and reflected the violent incidents. Moreover, the violent incidents of October 6th-11th are the most salient facts that the respondents are expected to consider while answering the questions. Therefore, it is expected that the pattern of the responses to the questions is because of the violent incidents that occurred.

Another limitation of the study is that we asked only five questions about the incidents as well as the questions about the demographics. We could ask more (in number) and more detailed questions, and study other aspects of the violent incidents. Another limitation is that the survey was conducted only in Diyarbakır, but the incidents occurred in 35 different provinces in Turkey. Maybe there are specific characteristics of Diyarbakır that might affect how the bank employees are affected by the incidents. Moreover, Diyarbakır has a special role within the broader conflict between the Kurds and the Turkish state. The PKK considers Diyarbakır as the capital of Greater Kurdistan. Thus, it would be better if we conducted surveys in other provinces as well.

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